



# Missouri Floodplain Management E-Bulletin



September, 2019

State Emergency Management Agency (SEMA)  
Floodplain Management Section

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## Issue 1 - FY 2019 - Floodplain Management E-Bulletin

It's the beginning of Fiscal Year 2019 and time for the first *Missouri Floodplain Management E-Bulletin* for FY19! As you can imagine, the entire Floodplain Management staff at the Missouri State Emergency Management Agency has been very busy helping our NFIP- participating communities since flooding began in March. This E-Bulletin will focus on several things that are happening in the SEMA Floodplain Management Section and with the National Flood Insurance Program!

Photo by Karen McHugh—SEMA  
Anderson, Missouri, June, 2019

As always, we're looking for flooding photos, elevated structure photos, projects demonstrating stormwater techniques and "green" projects, so please share them with us! Be sure to include your name, the location, and the date of the photo. Send photos to: karen.mchugh@sema.dps.mo.gov



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## September Non-Sworn Employees of the Month!

Lori Blatter and Linda Olsen, of the State Emergency Management Agency, have been selected as the Department of Public Safety September 2019 Non-Sworn Employees of the Month.

During the historic flooding in 2019, which led to two federal disaster declarations, Lori and Linda displayed tireless dedication to affected Missouri communities. They traveled across the state, often working nights and weekends, to assist National Flood Insurance Program-participating communities deal with what became the longest-lasting flood event in state history. They attended community meetings to answer questions from residents and local leaders; while acting as liaisons between participating Missouri communities and the NFIP.

In addition, Lori and Linda participated in many Multi-Agency Resource Centers that were established in flood-impacted communities. There they assisted with NFIP compliance questions and provided

information about the NFIP claims process.

Whenever NFIP-participating communities are affected by flooding, SEMA's Floodplain Management Section must quickly and efficiently carry out a series of critical tasks to ensure that insured residents receive the assistance to which they're entitled, and to ensure that NFIP program regulations are followed. SEMA was able to accomplish this in 2019 because Lori and Linda built such a strong program foundation in advance, having become subject matter experts on the NFIP when it was most crucial.

Congratulations Lori and Linda, for your outstanding efforts and the example you have set for your co-workers throughout the Department of Public Safety!



## FOLLOWING A FLOOD

All local floodplain management ordinances in the State of Missouri require permits for the repair or reconstruction of flood damaged structures. The local floodplain administrator must ensure that the repair of a damaged structure within the community's Special Flood Hazard Area (SFHA) meets the requirements of the community's floodplain management ordinance.

Following a flood event, the local administrator should follow these five steps:

**Step 1: Contact the Floodplain Section of the State Emergency Management Agency (SEMA) or the Federal Emergency Management Agency (FEMA).** Both agencies have experience, materials, and guidance to assist in carrying out all floodplain management responsibilities. SEMA: (573) 526-9129 or FEMA: (816) 283-7063

**Step 2: Identify those structures believed to be damaged and begin doing damage assessments.** Local officials should tour the flooded areas in the 1% chance floodplain and identify every structure which has been flooded, as well as those with obvious structural damage.

- Damaged buildings should be marked on a community map and photographed for future reference.
- Tag each structure with the notice so residents are aware of the post-flood permit requirements.

Damage assessments can be difficult. Local officials should inspect every flood-damaged building and calculate the cost of repairs. The FEMA Substantial Damage Estimator 3.0 software is available to help make these determinations. The pre-flood market value of every flooded structure can quickly be estimated from the County Assessor's records.

**Step 3: Post information for the public about the local ordinance requirements for obtaining permits for repairs and rebuilding.** Often repairs begin on flooded buildings before the water recedes from the structure. Therefore, it is very important that this step take place as soon as possible. History shows that information spreads quickly among flood victims. Posted signs, flyers, notices on damaged structures, press releases, and letters mailed to individual owners can all be used to augment this purpose. Become educated regarding the damage assessment process, reconstruction methods, and available mitigation programs. Have a "Floodplain Development Permit Application" in hand and ready to distribute. Keep it simple. Be prepared for residents who are angry that they cannot start immediate repairs.

**Step 4: Provide technical information to residents on elevation and floodproofing techniques.** Post-flood activities present the perfect window of opportunity to ensure that flood damage does not occur again. Federal or state mitigation programs are often available. The mitigation program experts at the Missouri State Emergency Management Agency can be contacted at: (573) 526-9116. Technical manuals and guidance are available. Public meetings can be presented in flooded communities to introduce flood victims to the various options available to them.

**Step 5: Implement a permit application procedure.** At this point the community should be on its way to enforcing the floodplain ordinance. Those structures identified as substantially damaged (50% or more of the pre-flood market value) should be "red-tagged." Permits should not be issued until compliance with the local floodplain ordinance is demonstrated. Those with less than 50% damage can be issued floodplain development permits to repair.

To ensure compliance with the NFIP, an NFIP-participating community must conduct a damage assessment of all flood disaster-damaged properties identified in the FEMA mapped SFHA. If you have not heard from the State floodplain management section and your community was apart of a flooding event, contact Karen or Linda immediately. Our contact information is on page #1.



## **Hazard Mitigation Assistance Grant Programs:**

SEMA's Mitigation Management Section works with local communities to reduce or avoid the adverse impacts that disasters have on Missourians. Hazard mitigation is any sustained action taken to reduce or eliminate long-term risk to people and property from natural hazards and their effects. This definition distinguishes actions that have a long-term impact from those that are more closely associated with immediate preparedness, response, and recovery activities. Hazard mitigation is the only phase of emergency management specifically dedicated to breaking the cycle of damage, reconstruction, and repeated damage. Community mitigation projects range from voluntary flood buyouts to building community tornado safe rooms; replacing county- and community-owned culverts and low water crossings; stabilizing stream banks; and burying public electric utilities. Studies have shown that every \$1 spent equals \$4 of future damages mitigated.

FEMA offers a variety of disaster programs with different eligibility requirements. The following is meant to inform the reader regarding the Hazard Mitigation Grant Program (HMGP), Pre-Disaster Mitigation (PDM) and The Flood Mitigation Assistance (FMA).

### **The Hazard Mitigation Grant Program (HMGP)**



is authorized by Section 404 of the Robert T. Stafford Disaster Relief and Emergency Assistance Act, as amended (the Stafford Act), Title 42, United States Code (U.S.C.) 5170c. The key purpose of

HMGP is to ensure that the opportunity to take critical mitigation measures to reduce the risk of loss of life and property from future disasters is not lost during the reconstruction process following a disaster. HMGP is available, when authorized under a Presidential major disaster declaration, in the areas of the State or territory requested by the Governor. The amount of HMGP funding available to the Applicant is based upon the total Federal assistance to be provided by FEMA for disaster recovery under the Presidential major disaster declaration. Federally-recognized tribal governments can submit a request for a major disaster declaration within their impacted areas.

### **The Pre-Disaster Mitigation (PDM)**



program is authorized by Section 203 of the Stafford Act, 42 U.S.C. 5133. The PDM program is designed to assist States, territories, federally-recognized tribes, and local communities in implementing a sustained

pre-disaster natural hazard mitigation program to reduce overall risk to the population and structures from future hazard events, while also reducing reliance on Federal funding from future disasters.

### **The Flood Mitigation Assistance (FMA)**



program is authorized by Section 1366 of the National Flood Insurance Act of 1968, as amended (NFIA), 42 U.S.C. 4104c, with the goal of mitigating flood damaged properties to reduce or eliminate claims under the National Flood Insurance Program (NFIP).

## **Eligible Activities**

The table below summarizes eligible activities that may be funded by HMA programs. Detailed descriptions of these activities can be found in the HMA Guidance.

Eligible Activities	HMGP	PDM	FMA
<b>1. Mitigation Projects</b>	✓	✓	✓
Property Acquisition and Structure Demolition	✓	✓	✓
Property Acquisition and Structure Relocation	✓	✓	✓
Structure Elevation	✓	✓	✓
Mitigation Reconstruction	✓	✓	✓
Dry Floodproofing of Historic Residential Structures	✓	✓	✓
Dry Floodproofing of Non-Residential Structures	✓	✓	✓
Generators	✓	✓	✓
Localized Flood Risk Reduction Projects	✓	✓	✓
Non-Localized Flood Risk Reduction Projects	✓	✓	✓
Structural Retrofitting of Existing Buildings	✓	✓	✓
Non-Structural Retrofitting of Existing Buildings and Facilities	✓	✓	✓
Safe Room Construction	✓	✓	✓
Wind Retrofit for One- and Two-Family Residences	✓	✓	✓
Infrastructure Retrofit	✓	✓	✓
Soil Stabilization	✓	✓	✓
Wildfire Mitigation	✓	✓	✓
Post-Disaster Code Enforcement	✓		
Advance Assistance	✓		
5 Percent Initiative Projects*	✓		
Miscellaneous/Other**	✓	✓	✓
<b>2. Hazard Mitigation Planning</b>	✓	✓	✓
Planning-Related Activities	✓		
<b>3. Technical Assistance</b>			✓
<b>4. Management Costs</b>	✓	✓	✓

\* FEMA allows increasing the 5% initiative amount up to 10% for a Presidential major disaster declaration under HMGP. The additional 5% initiative funding can be used for activities that promote disaster-resistant codes for all hazards. As a condition of the award, either a disaster-resistant building code must be adopted or an improved Building Code Effectiveness Grading Schedule is required.

\*\* Miscellaneous/Other indicates that any proposed action will be evaluated on its own merit against program requirements. Eligible projects will be approved provided funding is available.

## **Cost Sharing**

In general, HMA funds may be used to pay up to 75 percent of the eligible activity costs. The remaining 25 percent of eligible costs are derived from non-Federal sources.

The table below outlines the Federal and State cost share requirements.

Program Cost Share Requirements	Mitigation Activity Award (Percent of Federal/ Non-Federal Share)
<b>HMGP</b>	75 / 25
<b>PDM</b>	75 / 25
<b>PDM</b> (subrecipient is small impoverished community)	90 / 10
<b>PDM</b> (federally-recognized tribal Recipient is small impoverished community)	90 / 10
<b>FMA</b> (Insured properties and planning grants)	75 / 25
<b>FMA</b> (repetitive loss property with repetitive loss strategy)	90 / 10
<b>FMA</b> (severe repetitive loss property with repetitive loss strategy)	100 / 0

## **Contact Information**

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MO State Hazard Mitigation Officer  
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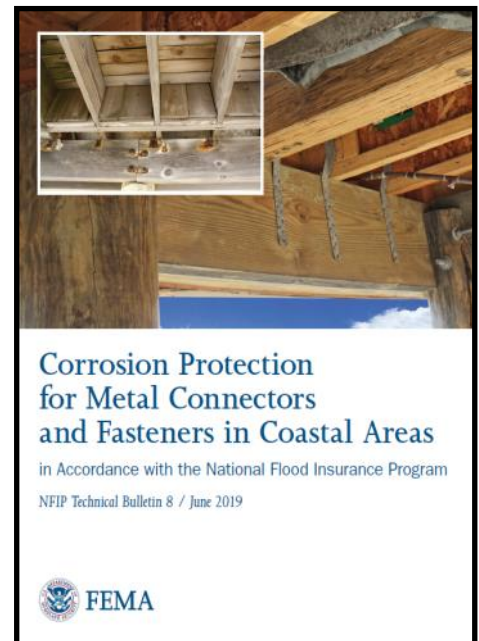
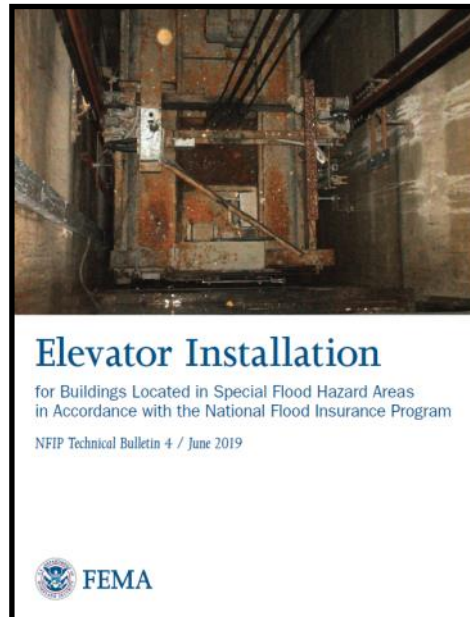
Teresa Lehman  
Deputy MO State Hazard Mitigation Officer  
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**NFIP Technical Bulletins:**

Anderson, Missouri  
June, 2019



The National Flood Insurance Program (NFIP) Technical Bulletins provide guidance for complying with the NFIP's building performance requirements (contained in Title 44 of the U.S. Code of Federal Regulations at Section 60.3). The bulletins help State and local officials interpret NFIP Regulations and are also useful resources for homeowners, insurance agents, building professionals and designers. All FEMA Technical Bulletins are in the process of being updated.



"Believe and you're  
half-way there." -  
Teddy Roosevelt.

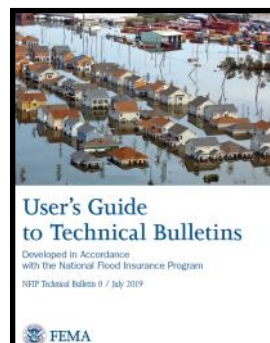


The updated NFIP Technical Bulletins (TBs) 0, 4, and 8 are now available and serve to provide guidance for complying with the minimum National Flood Insurance Program's (NFIP) floodplain management requirements pertaining to building performance. Together with the other eight bulletins, the TBs will be updated to modernize and streamline their content and presentation. The bulletins are primarily for use by state and local officials responsible for interpreting and enforcing building codes and NFIP regulations. They are also helpful for design professionals, builders, and homeowners.

The Floodplain Management Section will keep Floodplain Administrators informed when the other eight bulletins are updated by email.

Access the current Technical Bulletins and stay updated by visiting our website at: <http://www.fema.gov/nfp-technical-bulletins>

To learn more about the latest in Building Science, please visit: <http://www.fema.gov/building-science>.



### **This and That:**

**NFIP Reauthorization:** On July 6, 2012, the President signed the **Biggert-Waters Reform Act of 2012**, which extended the National Flood Insurance Program 5 years, until September 30, 2017. Congress has been “kicking the can” down the road ever since, and now the program deadline, September 30, 2019, is fast approaching. It is likely that “the can” will be “kicked” again. NFIP reauthorization is important because it is an opportunity for Congress to take bold steps to reduce the complexity of the program and strengthen the NFIP’s financial framework. This is so that the program can continue helping individuals and communities take the critical step of securing flood insurance. The Floodplain Management Section will keep you informed if-and-when the NFIP is reauthorized.

**Emergency Watershed Protection Program (EWP-FPE):** The Emergency Watershed Protection Floodplain Easement (EWP-FPE) offers an alternative method to traditional EWP Program Recovery. The USDA’s Natural Resources Conservation Services (NRCS) recommends this option to landowners and others where acquiring an easement is the best approach to reducing the threat to life and/or property. A major goal of EWP-FPE is to restore the land, to the maximum extent possible, to its natural condition. More information about the EWP-FPE can be obtained from your local USDA NRCS Field Office.

### **Emergency Management Institute (EMI) Courses Schedule:**

Course	Start	End	City	State	Curriculum
Floodplain	Go mm/dd/yyyy	mm/dd/yyyy	Cities	States	Curricul
E0272: Core Principles for Hazard Mitigation Floodplain Management Specialists	2/3/2020	2/5/2020	Emmitsburg	MD	FQS Training
E0273: Managing Floodplain Development thru the NFIP	12/2/2019	12/5/2019	Emmitsburg	MD	Mitigation
E0273: Managing Floodplain Development thru the NFIP	5/4/2020	5/7/2020	Emmitsburg	MD	Mitigation
E0273: Managing Floodplain Development thru the NFIP	8/31/2020	9/3/2020	Emmitsburg	MD	Mitigation
E0282: Advanced Floodplain Management Concepts II	3/16/2020	3/19/2020	Emmitsburg	MD	Mitigation
E0284: Advanced Floodplain Management Concepts III	7/6/2020	7/9/2020	Emmitsburg	MD	Mitigation
L0273: Managing Floodplain Development through the NFIP	10/7/2019	10/10/2019	Rocky Mount	NC	Mitigation

This is a link to an excellent mitigation video that mentions Cape Girardeau's Floodwall.

<https://www.youtube.com/watch?v=eu40VzxZGNo>

The Association of State Floodplain Managers website and 2020 ASFPM Annual National Conference website:

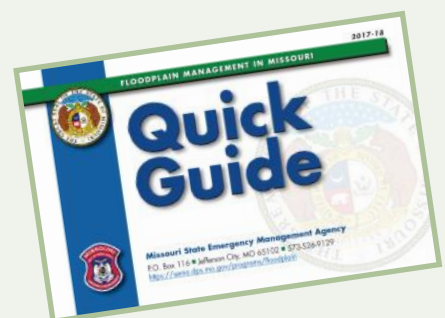
<https://www.floods.org> and <https://asfpmconference.org/>

The Missouri Floodplain and Stormwater Managers Association website:

<http://www.mfsma.org/>

Visit the Floodplain Management portion of the State Emergency Management Agency’s website. It is loaded with valuable information!

<https://sema.dps.mo.gov/programs/floodplain/>



Missouri Floodplain Management Section  
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Phone: 573-526-9129

**Mission Statement of the Floodplain Management Section:**

The mission of Missouri's comprehensive floodplain management program is to make the State and its citizens less vulnerable to the impact of flooding through the effective administration of statewide floodplain management and to provide local communities with the tools and resources for managing, assessing, and planning for development in floodprone areas; to save lives; and to protect property.

**Social Media:**



Other Contact Information: National Flood Insurance Program:

Ally Bishop, Region VII Regional Manager

Phone: 913-837-5220

[ally.bishop@associates.fema.dhs.gov](mailto:ally.bishop@associates.fema.dhs.gov)

Christopher (Chris) Parsons, NFIP Insurance Specialist

Phone: 816-283-7980

[christopher.parsons@fema.dhs.gov](mailto:christopher.parsons@fema.dhs.gov)

Todd Tucker, Natural Hazards Program Specialist

Phone: 816-283-7528

[todd.tucker@fema.dhs.gov](mailto:todd.tucker@fema.dhs.gov)

**Floodplain Management Officer Update:**

The Floodplain Management Section's Floodplain Management Officer position is now vacant. Lori Blatter has left SEMA for a new position that falls under the Support Services Division for the Jefferson City Police Department. Lori's new title is Animal Control Manager. We all wish Lori well in her new position!



Saying "good bye" is never easy, but it helps to know that Lori will be doing something that she truly has a passion for!



The Floodplain Management Officer position is open at the Missouri State Emergency Management Agency, and applicants can apply until September 25, 2019. We plan to fill the Floodplain Management Officer position in the Recovery Division, Floodplain Management Section recently vacated by Lori.

If you are interested in being considered for this position please apply thru the online application process using the Electronic Application System (EASe) and submit your resume and transcripts to Gail Wolken by September 25, 2019.

If you have any questions, Gail's contact information is:

Gail Wolken, Personnel Officer, Department of Public Safety

State of Missouri Emergency Management Agency

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